

Amendments to the Specification:

Please replace the Title of the application with the following:

--Personalized Financial Debit-Credit Method and SystemPay bills and accumulate wealth using a personalized financial debit credit combination card that allows the user to make payment transactions against the user's own funds and encourages the user to pay back the account on a monthly basis for the charges made. If payments are not made punctually, than the account holder is also responsible for paying interests, late fees, and processing charges to his or her own account.--

Additionally, the present preliminary amendment is being filed simultaneously with a Transmittal of Substitute Specification under 37 C. F. R. § 1.125. For amendments to the specification, please refer to the Substitute Specification being filed herewith. Pursuant to 37 C. F. R. § 1.125(c), a copy of the Substitute Specification, showing additions and deletions, is additionally included herewith, as well as a statement that the Substitute Specification contains no new matter.